



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for: US Bank Trust National
Association, Not In Its Individual Capacity But
Solely As Owner Trustee For VRMTG Asset
Trust

In Re:
Denise M. Alliano
aka Denise M. Hunter

Debtor

Order Filed on July 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case Number: 21-19430-ABA
Judge: Andrew B. Altenburg, Jr.
Hearing Date(s): June 14, 2022 at 10:00 a.m.
Chapter: 13

Recommended Local Form

Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: July 7, 2022


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant:	US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Applicant's Counsel:	Steven Kelly
Debtor's Counsel:	Lee Martin Perlman
Property Involved ("Collateral"):	407 Lincoln Avenue, Collingswood, NJ 08108

- Relief sought:
- Motion for relief from the automatic stay
 - Motion to dismiss
 - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for **6** months, from **01/01/2022** to **06/01/2022**.
- The Debtor is overdue for **6** payments at **\$1,590.28** per month.
- The Debtor is assessed for ____ late charges at \$ _____ per month.
- Applicant acknowledges receipt of funds in the amount of **\$0.00** received after the motion was filed.

Total Arrearages Due: **\$9,541.68**.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of **\$9,541.68**. Payment shall be made no later than **June 21, 2022**.

Beginning on **07/01/2022**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,590.28** or as adjusted by any timely filed Notice of Mortgage Payment Change under Fed. R. Bank. P. 3002.1(b).

Beginning on _____ additional monthly cure payments shall be made in the amount of _____ for _____ months.

The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment: Fay Servicing, LLC
Bankruptcy Department
P.O. Box 814609
Dallas, Texas 75381-4609

Regular monthly payment: Fay Servicing, LLC
Bankruptcy Department
P.O. Box 814609
Dallas, Texas 75381-4609

Monthly cure payment:

4. In the event of Default:

If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new

bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$188.00.

The fees and costs are payable:

- through the Chapter 13 plan.
- to the Secured Creditor within _____ days.
- Attorneys' fees are not awarded.

Rev.8/1/15

In re:
Denise M. Alliano
Debtor

Case No. 21-19430-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jul 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	+ Denise M. Alliano, 407 Lincoln Ave, Collingswood, NJ 08108-1625

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Denise M. Alliano ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor MEB Loan Trust IV michael@milsteadlaw.com
Phillip Andrew Raymond	on behalf of Creditor US Bank Trust National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-1

User: admin

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Date Recd: Jul 07, 2022

Form ID: pdf903

Total Noticed: 1

Phillip Andrew Raymond

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Steven Eisenberg

on behalf of Creditor US Bank Trust National Association bkecf@sterneisenberg.com
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor MEB Loan Trust IV ecf@powerskirk.com

TOTAL: 11